



LOCAL HELP FOR PEOPLE WITH MEDICARE

Ask SHIP

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Q: Will my Medicare rates and prescription drug plans change in 2009, and how can I find out more?

Rates for Medicare health plans and Prescription Drug Plans for 2009 are now available. It is important to know which plan is best for you by saving you the most money.

Your current plan will most likely be available at the same or similar price in 2009, but some plan rates will change significantly. So, it is very important to review your health and prescription plans and compare them to other plans.

By using the Internet, Medicare offers two very helpful tools to compare plans and rates for Prescription Drug Plans (PDP)s and Medicare health plan options. Both are available at www.medicare.gov.

Plans can vary by rates, coverage, and coverage gaps (donut holes). Comparing plans side-by-side can help you make an informed decision about your coverage.

Medicare Health Plans Comparison Tool

With information from your Medicare card and by answering a few other questions, you can find personalized information that will help you make informed decisions about your health plan. You can compare the plans' coverage and rates with your current plan.

You can also find a general comparison between plans without your Medicare card information.

To compare the health plans, click the "Medicare Health Plans - 2009 Plan Data" link. Have your Medicare card and your list of prescriptions available.

Medicare Prescription Drug Plan Finder

With information from your Medicare card, your current prescriptions and by answering a few other questions, you can

find personalized information comparing PDPs with your current plan. Compare co-pays, coverage, and rates for many PDPs.

You can also find a general comparison between plans without your Medicare card information.

To compare the prescriptions plans, click the "Medicare Prescription Drug Plans - 2009 Plan Data" link. Have your Medicare card with you to compare the plans to your current plan.

Much more valuable information is also available on the Medicare web site at www.Medicare.gov

For help using and understanding these tools, you can contact SHIP at 1-800-452-4800. If you do not have access to a computer, SHIP can also provide Medicare comparison information.

SHIP is a free, unbiased counseling program provided by the Indiana State Department of Insurance. For assistance, call your local SHIP site to make an appointment or call the state office at 1-800-452-4800 to obtain a list of local SHIP sites.